Amendments to the Claims:

This listing of claims will replace all prior versions, and listing, of claims in the

application:

Listing of Claims:

1. (Currently amended) A biometric data card, comprising:

an image sensor for capturing an image of a biometric feature of a user of the

biometric data card and producing first image data representing the image;

a memory operable to store second image data; and

a processor in communication with said image sensor and said memory, said

processor operable to perform a comparison of the first image data with the second

image data, and, to generate, in response to the comparison, authentication

information representative of an authentication of the user, wherein the processor is

configured for transmitting the authentication information through a card interface in a

terminal so as to authenticate the user to the terminal separate from said image

sensor, said memory, and said processor.

2. (Original) The biometric data card of claim 1, further comprising:

an interface operable to transmit the authentication information from the

biometric data card to a terminal.

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- 3. (Original) The biometric data card of claim 2, wherein said interface comprises a contact pad operable to form an electrical connection to the terminal, said contact pad being further operable to transmit the authentication information from the biometric data card to the terminal via the electrical connection.
- 4. (Original) The biometric data card of claim 2, wherein said processor is further operable to determine adjustment information for the terminal to use in capturing an additional image of the biometric feature and to transmit the adjustment information to the terminal via the interface.
 - 5. (Original) The biometric data card of claim 1, further comprising: an optical element for transferring the image to said image sensor.
- 6. (Original) The biometric data card of claim 1, wherein said processor is further operable to extract first feature characteristics from the first image data and second feature characteristics from the second image data, and to compare the first feature characteristics to the second feature characteristics to determine the authentication information.
 - 7. (Original) The biometric data card of claim 1, wherein: said second image data comprises second feature characteristics; and

said processor is further operable to extract first feature characteristics from the first image data and to compare the first feature characteristics to the second feature characteristics to determine the authentication information.

- 8. (Original) The biometric data card of claim 1, wherein said image sensor is a CMOS image sensor.
- 9. (Original) The biometric data card of claim 1, wherein said image sensor is a CCD image sensor.
- 10. (Original) The biometric data card of claim 1, wherein the biometric feature is at least one of an iris of an eye of the user, a facial feature of the user or a fingerprint of a finger of the user.
- 11. (Currently amended) A terminal for authenticating a user of the terminal, comprising:

an optical interface configured to receive light reflected from a biometric feature of the user;

an optical element optically coupled to said optical interface via an optical path, said optical element operable to form an image of the biometric feature from the reflected light and to direct the image onto an image sensor within the biometric data card; and

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a card interface configured to receive a biometric data card and operable to

authenticate the user based on the image and to provide an authentication signal to

the terminal, and said card interface being optically coupled to said optical interface

and said optical element to direct the image onto the image sensor within the

biometric data card.

12. (Original) The terminal of claim 11, wherein said card interface is operable

to receive the authentication signal.

13. (Original) The terminal of claim 12, wherein said card interface includes a

contact pad operable to form an electrical connection to the biometric data card, the

authentication signal being received via the electrical connection.

14. (Original) The terminal of claim 12, wherein the card interface is further

operable to receive a feedback signal from the biometric data card, the feedback

signal providing adjustment information to the terminal for use in capturing an

additional image of the biometric feature.

15. (Canceled)

16. (Canceled)

17. (Original) The terminal of claim 11, further comprising:

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a processor connected to receive the authentication signal and operable in response to the authentication signal to allow the terminal to interact with the user.

- 18. (Original) The terminal of claim 17, further comprising: a user interface.
- 19. (Original) The terminal of claim 11, further comprising: an illumination source disposed in relation to said optical interface to illuminate the biometric feature of the user.
- 20. (Original) The terminal of claim 11, wherein said optical element includes a lens.
- 21. (Original) The terminal of claim 11, further comprising:

 transfer optics located between said optical interface and said optical element to direct the reflected light to said optical element.
- 22. (Original) The terminal of claim 11, wherein the terminal is part of a cellular telephone, pay phone, credit card machine or identification terminal.
 - 23. (Original) A system for authenticating a user, comprising:
- a biometric data card including an image sensor for capturing an image of a biometric feature of the user and for producing first image data representing the

image, said biometric data card operable to perform a comparison of the first image data with second image data, and, to generate, in response to the comparison, authentication information representative of an authentication of the user; and

a terminal including a card interface configured to receive said biometric data card and operable to receive the authentication information from said biometric data card, said terminal further including an optical element arranged to direct light from the biometric feature onto the image sensor.

- 24. (Original) The system of claim 23, wherein said card interface includes a first contact pad operable to form an electrical connection to a second contact pad on the biometric data card, the authentication signal being transmitted from said biometric data card to said terminal via the electrical connection.
- 25. (Original) The system of claim 23, wherein the card interface is further operable to receive from the biometric data card adjustment information for use by said terminal in capturing an additional image of the biometric feature.
- 26. (Currently amended) A method for authenticating a user using a biometric data card, the method comprising:

capturing an image of a biometric feature of a user on an image sensor in the biometric data card;

producing in the biometric data card first biometric image data in response to an the image of a biometric feature of the user <u>captured by said image sensor</u>; comparing in said biometric data card the first biometric image data with second biometric image data; and

authenticating the user in response to said comparing.

27. (Original) The method of claim 26, further comprising:

transmitting an authentication signal from the biometric data card to a terminal;

and

in response to the authentication signal, allowing the terminal to interact with the user.

28. (Original) The method of claim 27, further comprising:

determining adjustment information for use by the terminal in capturing an additional image of the biometric feature; and

transmitting the adjustment information from the biometric data card to the terminal.

29. (Canceled)

30. (Currently amended) The method of claim 29 26, wherein:

said producing includes extracting first feature characteristics from the image data to produce the first biometric image data;

the second biometric image data includes second feature characteristics extracted from a previous image; and

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said comparing includes comparing the first feature characteristics to the second feature characteristics.

31. (Canceled)

32. (Original) The method of claim 26, wherein said producing further includes illuminating the biometric feature.

33. (Original) The method of claim 26, further comprising. communicating with a remote server based on said authenticating.